

REMARKS

In response to the Office Action dated August 28, 2009, claims 113, 121 and 127 have been amended. Claims 107 and 113, 117-123 and 125-129 and 131-132 are in the case. Reexamination and reconsideration of the application, as amended, are requested.

Rejections under 35 U.S.C. § 112

The Office Action rejected claims 107, 113, 117-123, 125-129, 131 and 132 under 35 U.S.C. § 112, first paragraph, as allegedly failing to comply with the written description requirement. The Office Action rejected claims 107, 113, 117-123, 125-129, 131 and 132 under 35 U.S.C. § 112, first paragraph, as allegedly failing to comply with the enablement requirement.

In response, the Applicants traverse these rejections in light of the current amendments to the claims and the arguments below. Record is made of a telephonic interview on Thursday, October 29, 2009 between Examiner Ruhl, the Applicants' attorney, Edmond A. DeFrank and the co-inventors of this case, Jose and Mario Villena. During the telephonic interview, the cited references and the newly added features that are not disclosed, taught or suggested, alone or in combination, by the cited references, the rejections to the claims under 35 U.S.C. § 112, and proposed amendments to the claims were discussed. The Applicants appreciate the Examiner's assistance and the suggestions that were made during the telephonic interview. Thus, the current amendments to the claims have been made in direct response to the telephonic interview with the Examiner in an effort to overcome all of the outstanding rejections.

Namely, first, for all of the independent claims, the Applicants have deleted "extracting high-resolution spatial vector information automatically with the computer system in response to the query of the geographical area from a geographic information

service, wherein the spatial vector information includes absolute position data, relative position data and relative direction data" from all of the independent claims.

Second, for all of the independent claims, the Applicants have deleted the phrase "the identified plurality of properties that do not have AVM values already defined in their respective real property attributes so that each of the identified plurality of properties has an associated AVM value" and replaced it with properties of the identified plurality of properties that have sale values that do not reflect actual market values.

Next, for all of the independent claims, the Applicants have deleted the "confidence identifier with a statistical variance" and replaced it with a modified absolute difference discounting of predetermined financial factors. Last, for all of the independent claims, the Applicants have deleted the term "comparisons" from the claims as well as the phrase "wherein when a predefined threshold of the confidence identifier is reached, the AVM and DVS values are recalculated."

Support for the modified absolute difference discounting of predetermined financial factors can be found in at least paragraph [0029] of Applicants' original published specification (U.S. Patent Publication No. 2006/0105342 A1) which explicitly states that "...DVS queries can be formed based on a "modified absolute difference" in sale price and AVM value, i.e., the absolute difference discounting various financial factors, such as condo fees, insurance rates, tax assessments, reported utility rates or any other known or later acknowledged item that can affect the investment value of a property. For instance, while a particular user may wish to identify all single-family dwellings in a city that are for sale for at least \$10,000 below their AVM value, the user may desire to discount, change the ordering of, highlight or completely eliminate properties that might pass the differential valuation requirement but are encumbered by housing association fees, unusual insurance requirements, reside in high-crime neighborhoods and so on."

As such, the Applicants submit that the rejections under 35 U.S.C. § 112 are now overcome in light of the amendments to the claims.

Conclusion

Thus, it is respectfully requested that all of the claims be allowed based on the amendments and arguments. Accordingly, the Examiner is respectfully requested to withdraw the outstanding rejection of the claims and to pass this application to issue. Additionally, in an effort to further the prosecution of the subject application, the Applicants kindly invite the Examiner to telephone the Applicants' attorney at (818) 885-1575 if the Examiner has any questions or concerns. Please note that all correspondence should continue to be directed to:

Respectfully submitted,
Dated: November 16, 2009
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